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Hypothetical estimates for a SIS-4 under CIARDS at 50/20 and 55/30 as well as under CSRS at 55/30. All estimates reflect both high-3 and high-5 average salaries.

Chief, Retirement Affairs Division

OPTIONAL FURM 41 (Rev. 7-76)

Prescribed by GSA

FPMR (41 CFR) 101-11.206

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C5RS 55 W/30 515-04

# CIVIL SERVICE ANNUITY ESTIMATES

(Optional)

Effective Date of Retirement: 31 December 1982

Creditable Service : 30 years (Age 55)

High-three Average Salary : \$52,972 (SIS-04)

Basic Annuity : \$29,796 or \$2,483 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$27,086 or \$2,257 p/m

Survivor Benefit to

Spouse : \$16,387 or \$1,365 p/m

Effective Date of Retirement: 31 December 1982

Creditable Service : 30 years (Age 55)

High-five Average Salary : \$50,914 (SIS-04)

Basic Annuity : \$28,639 or \$2,386 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$26,045 or \$2,170 p/m

Survivor Benefit to

Spouse : \$15,751 or \$1,312 p/m

55 W/36 65-12/5

### CIVIL SERVICE ANNUITY ESTIMATES

(Optional)

Effective Date of Retirement: 31 December 1982

Creditable Service : 30 years (Age 55)

High-three Average Salary : \$30,331 (GS-12/5)

Basic Annuity : \$17,061 or \$1,421 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$15,624 or \$1,302 p/m

Survivor Benefit to

Spouse : \$ 9,383 or \$ 781 p/m

Effective Date of Retirement: 31 December 1982

Creditable Service : 30 years (Age 55)

High-five Average Salary : \$28,088 (GS-12/5)

Basic Annuity : \$15,799 or \$1,316 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$14,489 or \$1,207 p/m

Survivor Benefit to

Spouse : \$ 8,689 or \$ 724 p/m

C/AKOS 50 W/20 65-12/5

### CIARDS ANNUITY ESTIMATES

(Voluntary)

Effective Date of Retirement: 31 December 1982

Creditable Service : 20 years (Age 50)

High-three Average Salary : \$30,331 (GS-12/5)

Basic Annuity : \$12,132 or \$1,011 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$11,188 or \$ 932 p/m

Survivor Benefit to

Spouse : \$ 6,672 or \$ 556 p/m

Effective Date of Retirement: 31 December 1982

Creditable Service : 20 years (Age 50)

High-<u>five</u> Average Salary : \$28,088 (GS-12/5)

Basic Annuity : \$11,235 or \$936 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$10,381 or \$865 p/m

Survivor Benefit to

Spouse : \$ 6,179 or \$514 p/m

### CIARDS ANNUITY ESTIMATES

(Voluntary)

Effective Date of Retirement: 31 December 1982)

Creditable Service 20 years (Age 50)

High-three Average Salary \$52,972 (SIS-04) :

> Basic Annuity \$21,188 or \$1,765 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$19,339 or \$1,611 p/m

Survivor Benefit to

: \$11,653 or \$ 971 p/m Spouse

Effective Date of Retirement: 31 December 1982

Creditable Service 20 years (Age 50)

High-five Average Salary \$50,914 (SIS-04)

Basic Annuity \$20,365 or \$1,697 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$18,598 or \$1,549 p/m

Survivor Benefit to

Spouse : \$11,200 or \$ 933 p/m

CIAROS 55 W/30 515-04

#### CIARDS ANNUITY ESTIMATES

(Voluntary)

Effective Date of Retirement: 31 December 1982

Creditable Service : 30 years (Age 55)

High-three Average Salary : \$52,972 (SIS-04)

Basic Annuity : \$31,783 or \$2,648 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$28,874 or \$2,406 p/m

Survivor Benefit to

Spouse : \$17,480 or \$1,456 p/m

Effective Date of Retirement: 31 December 1982

Creditable Service : 30 years (Age 55)

High-<u>five</u> Average Salary : \$50,914 (SIS-04)

Basic Annuity : \$30,548 or \$2,545 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$27,763 or \$2,313 p/m

Survivor Benefit to

Spouse : \$16,801 or \$1,400 p/m

35 W/30 65-12/5

# CIARDS ANNUITY ESTIMATES

(Voluntary)

Effective Date of Retirement: 31 December 1982

Creditable Service : 30 years (Age 55)

High-three Average Salary : \$30,331 (GS-12/5)

Basic Annuity : \$18,198 or \$1,516 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$16,648 or \$1,387 p/m

Survivor Benefit to

Spouse : \$10,008 or \$ 834 p/m

Effective Date of Retirement: 31 December 1982

Creditable Service : 30 years (Age 55)

High-<u>five</u> Average Salary : \$28,088 (GS-12/5)

Basic Annuity : \$16,852 or \$1,404 p/m

Reduced Annuity with

Maximum Survivor Benefit: \$15,436 or \$1,286 p/m

Survivor Benefit to

Spouse : \$ 9,268 or \$ 772 p/m